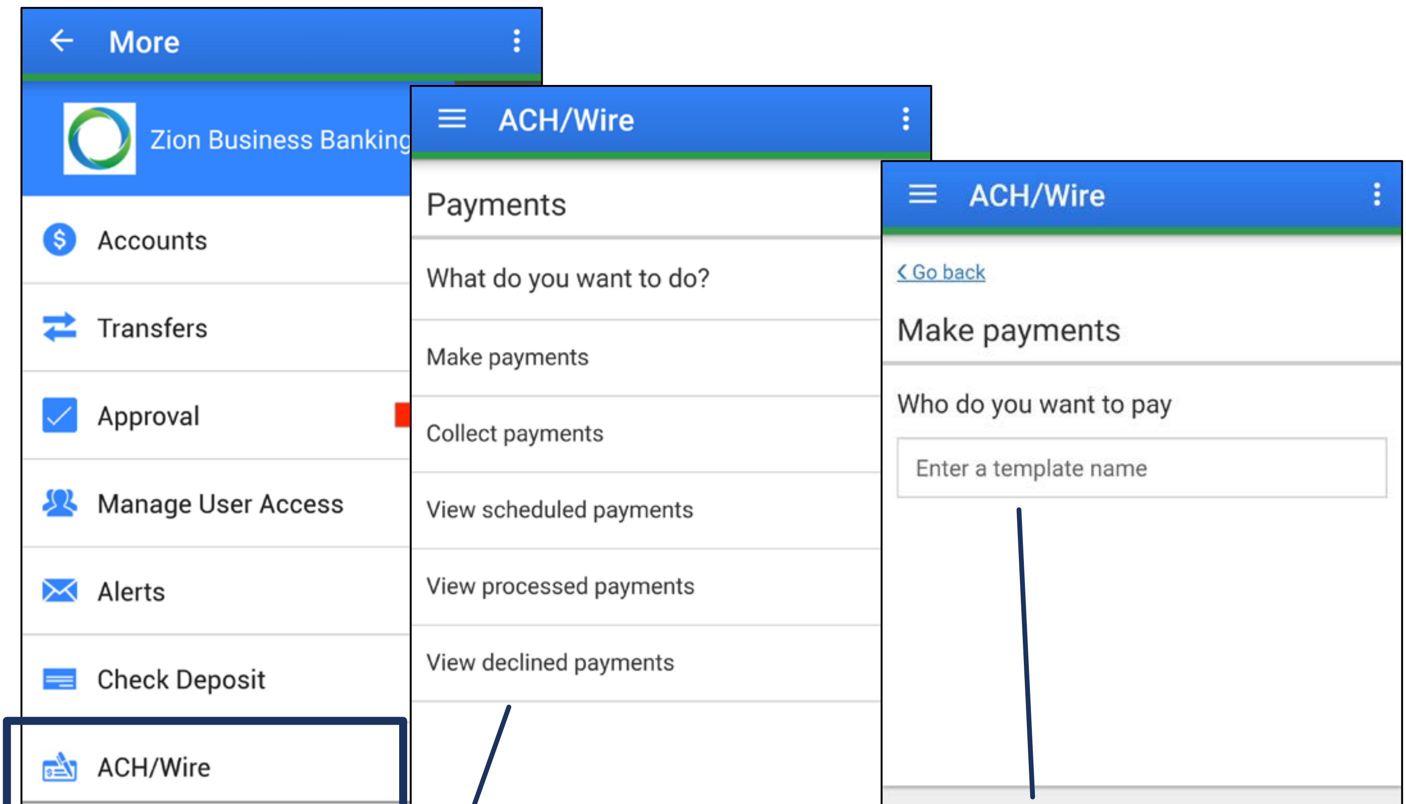
In Business Mobile, businesses can make or collect Wire and ACH payments using an existing template. Access to the ACH/Wire menu option is based on permissions.

<u>To send an ACH or wire:</u>

1. Select **ACH/Wire** in the menu.
2. Select **Make payments** for wires or ACH disbursements; select **Collect payments** for ACH collections.
3. Click in the **template name** field, and select from list or type to find matches.



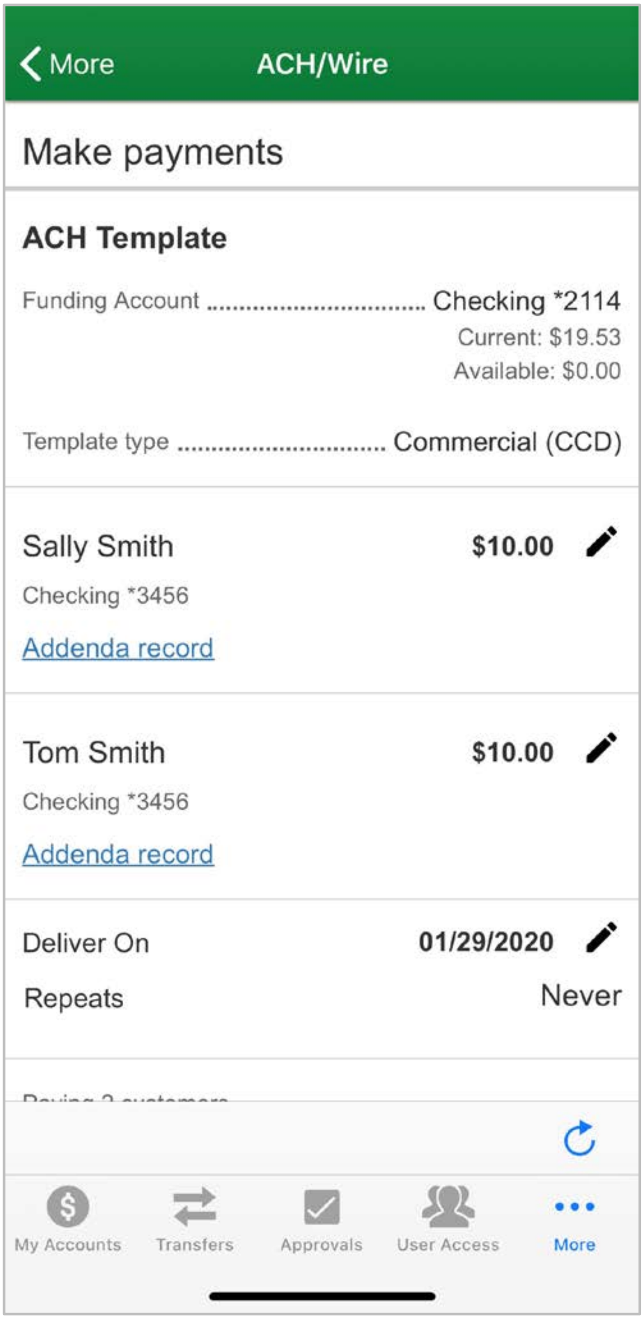
Businesses can also view scheduled, processed, and declined payments here (same activity as in Business Banking web).

Why wouldn't a template show?

- If the business hasn't set up templates.
- If the user doesn't have the "Create Payments using Templates" permission for the account linked to the template.
- Templates that are pending approval.

<u>To send an ACH or wire (cont.)</u>

4. If desired, edit the **amounts**, **addenda**, and **Deliver On** date.
5. Click **Continue** to review and **Pay**.
   - If dual approval is required, approvers get an email notice and may approve the payment in the app or in Business Banking web.



Some actions are not available in the app. Go to Business Banking web to:

- Create a new template.
- Initiate an ad hoc wire or ACH, or a repeating payment.
- Cancel a scheduled payment.